



STATE OF NEW YORK

ANDREW M. CUOMO  
GOVERNOR

DEPARTMENT OF CIVIL SERVICE  
ALBANY, NEW YORK 12239  
www.cs.ny.gov

JERRY BOONE  
COMMISSIONER

NY12-34  
PE12-24

### MEMORANDUM

**TO:** State Agency and Participating Employer Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** Empire Plan Basic Medical Program, Non-Network Hospital Program and Non-Network Mental Health and Substance Abuse Program Combined Annual Deductible and Coinsurance Maximum Amounts for 2013  
**DATE:** October 29, 2012

Below is a chart showing The Empire Plan Basic Medical Program, Non-Network Hospital Program and Non-Network Mental Health and Substance Abuse Program Combined Annual Deductible and Coinsurance Maximums for calendar year 2013. You may want to distribute or post it, or you may want to prepare a posting specific to your agency. If you are a Health Benefits Administrator in an agency with regional offices, please distribute notices to the regional locations as well.

The change to a single annual deductible amount and coinsurance maximum combined across The Empire Plan Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs is required by federal parity legislation and applies to all groups.

#### **EMPIRE PLAN Basic Medical Program, Non-Network Hospital Program and Non-Network Mental Health and Substance Abuse Program Effective January 1, 2013**

<b>Employee Group</b>	<b>Combined Annual Deductible *</b> <i>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>	<b>Combined Coinsurance Maximum *</b> <i>(per enrollee; per spouse or domestic partner; per all dependent children combined)</i>
<b>Participating Agencies - Empire Plan</b>	\$1,000	\$3,000
<b>Participating Agencies - Excelsior Plan</b>	\$750	\$2,500

*\* Each program's deductible, coinsurance and maximum coinsurance amount is combined to satisfy the annual deductible and coinsurance maximum shown above.*

---

*Note: You have no deductible or coinsurance when you use The Empire Plan Participating Provider Program.*



STATE OF NEW YORK

ANDREW M. CUOMO  
GOVERNOR

DEPARTMENT OF CIVIL SERVICE  
ALBANY, NEW YORK 12239  
www.cs.ny.gov

JERRY BOONE  
COMMISSIONER

Please post until March 1, 2013

**EMPIRE PLAN Basic Medical Program, Non-Network Hospital Program and  
Non-Network Mental Health and Substance Abuse Program  
Effective January 1, 2013**

<b>Employee Group</b>	<b>Combined Annual Deductible *</b> <i>(Per enrollee; per spouse or domestic partner; per all dependent children combined)</i>	<b>Combined Coinsurance Maximum *</b> <i>(Per enrollee; per spouse or domestic partner; per all dependent children combined)</i>
<b>Executive Branch</b>		
<b>CSEA</b>	\$1,000/\$500***	\$3,000/\$1,500***
<b>DC 37</b>	\$322 CPI**	\$690 CPI**/\$300****
<b>PBA - Troopers &amp; Supervisors</b>	\$417 CPI**	\$919 CPI**
<b>PIA</b>	\$417 CPI**	\$919 CPI**
<b>Council 82</b>	\$1,000	\$3,000
<b>APSU</b>	\$1,000	\$3,000
<b>NYSCOPBA</b>	\$1,000/\$500***	\$3,000/\$1,500***
<b>Lifeguards</b>	\$417 CPI**	\$1,545 CPI**
<b>UUP</b>	\$417 CPI**	\$1,148 CPI**
<b>PEF</b>	\$1,000/\$500***	\$3,000/\$1,500***
<b>M/C</b>	\$1,000/\$500***	\$3,000/\$1,500***
<b>Legislature</b>	\$1,000/\$500***	\$3,000/\$1,500***
<b>Participating Employers</b>	\$1,000	\$3,000
<b>Employees of the Unified Court System</b>	\$1,000/\$500***	\$3,000/\$1,500***
<b>Retirees, Vesteas, Dependent Survivors and Preferred List</b>	\$1,000	\$3,000

\* Each deductible and maximum coinsurance amount is combined among the Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs.

\*\* These changes reflect the 4.2% increase in the medical care component of the Consumer Price Index for Urban Wage Earners and Clerical Workers, all Cities (C.P.I.-W.) for the period July 1, 2011 through June 30, 2012.

\*\*\* The annual deductible for calendar year 2013 will be reduced to \$500 and the coinsurance maximum will be reduced to \$1,500 for CSEA, M/C; Legislature, NYSCOPBA, PEF, and Employees of the Unified Court System in (or equated to) Salary Grade 6 or below on January 1, 2013. This reduction is not available to Judges and Justices.

\*\*\*\* The coinsurance maximum for calendar year 2013 will be reduced to \$300 for DC-37 employees in (or equated to) Salary Grade 6 or below on January 1, 2013.

---

Note: You have no deductible or coinsurance when you use The Empire Plan Participating Provider Program